

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
William V. Cornish  
Pamala V. Cornish  
Debtors

Case No. 18-02418-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Feb 21, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2023:**

Recip ID	Recipient Name and Address
db/jdb	William V. Cornish, Pamala V. Cornish, 522 N Beaver St, York, PA 17404-2705
5070590	Cornish Pamala V, 522 N Beaver St, York, PA 17404-2705
5070589	Cornish William V, 522 N Beaver St, York, PA 17404-2705
5070591	+ DeArmond & Associates of York LLC, 18 S George St Ste 610, York, PA 17401-1173
5070593	Hamilton Law Group, PO Box 90301, Allentown, PA 18109-0301
5070595	++ MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976 address filed with court:, Met-Ed, PO Box 16001, Reading, PA 19612-6001
5070597	Nationstar/Mr. Cooper, PO Box 199111, Dallas, TX 75235
5070600	The City of York Pennsylvania, PO Box 1506, York, PA 17405-1506
5338778	+ U.S. Bank National Association, et. al., P.O Box 619096, Dallas, TX 75261-9096
5338779	+ U.S. Bank National Association, et. al., P.O Box 619096, Dallas, TX 75261-9741, U.S. Bank National Association, et. al., P.O Box 619096 Dallas, TX 75261-9096

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 21 2023 19:14:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, et al..., 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
5070592	^ MEBN	Feb 21 2023 19:11:00	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
5070594	EDI: IRS.COM	Feb 22 2023 00:14:00	Internal Revenue Service, 550 Main St, Cincinnati, OH 45202-3222
5337152	Email/Text: BankruptcyECFMail@mccalla.com	Feb 21 2023 19:14:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, McCalla Raymer Leibert Pierce, LLC, c/o Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5070596	Email/Text: Bankruptcies@nragroup.com	Feb 21 2023 19:14:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
5090939	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 21 2023 19:14:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas TX 75261-9096
5070598	Email/Text: NissanBKNotices@nationalbankruptcy.com	Feb 21 2023 19:14:00	Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360
5075624	Email/Text: NissanBKNotices@nationalbankruptcy.com	Feb 21 2023 19:14:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
5084336	EDI: AGFINANCE.COM	Feb 22 2023 00:14:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
5070599	+ EDI: AGFINANCE.COM		

Feb 22 2023 00:14:00

One Main, 100 International Dr Fl 17, Baltimore,  
MD 21202-4776

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, et. al.
5086735		8950 Cypress Waters Blvd, Coppell, Texas 75019
5086734		Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court.; Nationstar Mortgage LLC d/b/a Mr. Cooper, McCalla Raymer Leibert Pierce, LLC, c/o Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5343076	*+	U.S. Bank National Association, et. al., P.O. Box 619096, Dallas, TX 75261-9741, U.S. Bank National Association, et. al., P.O. Box 619096, Dallas, TX 75261-9096
5343075	*+	U.S. Bank National Association, et. al., P.O. Box 619096, Dallas, TX 75261-9096

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the CIM TRUST 2021-NR2 Mortgage-Backed Notes, Series 2021-NR2 bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the CIM TRUST 2021-NR2 Mortgage-Backed Notes, Series 2021-NR2 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Keith B DeArmond	on behalf of Debtor 2 Pamala V. Cornish general.dearmondlaw@gmail.com G10924@notify.cincompass.com
Keith B DeArmond	on behalf of Debtor 1 William V. Cornish general.dearmondlaw@gmail.com G10924@notify.cincompass.com
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al... pa-bk@logs.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1

William V. Cornish

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1249

EIN --

Debtor 2

Pamala V. Cornish

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9092

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-02418-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William V. Cornish

Pamala V. Cornish  
aka Pamela V. Cornish**By the  
court:**2/21/23Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge**

**For more information, see page 2>**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**